

Old Age, Disability, Death

First law: 1959.

Current laws: 1972 and 1981 (agricultural and forestry workers).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 9.37 dirhams.

Coverage

Employees and apprentices in industry, commerce, agriculture, forestry, cooperatives, artisans, and liberal professions.

Exclusion: Self-employed. Special systems for public employees and for certain other categories. Voluntary coverage for persons leaving covered employment.

Source of Funds

Insured person: 3.04% of earnings.

Employer: 6.08% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 5,000 dirhams a month.

Qualifying Conditions

Old-age pension: Age 60 (55 for miners with 5 years or more of underground work) and 3,240 days of insurance.

Retirement from employment necessary.

Disability pension: Total loss of earning capacity. 1,080 days of insurance, including 108 in last year. No minimum qualifying period if nonoccupational accident; if occupational accident, see Work Injury.

Survivor pension: Deceased met contribution requirements for disability pension or was pensioner at death.

Old-Age Benefits

Old-age pension: 50% of average covered earnings during last 3 or 5 years (whichever is higher), plus 1% of earnings for every 216 days of insurance in excess of 3,240.

Maximum pension: 70% of average earnings.

Minimum pension: 500 dirhams per month.

Adjustment: Ad-hoc revaluation of benefits.

Permanent Disability Benefits

Disability pension: 50% of average covered earnings during last 3 or 5 years (whichever is higher), plus 1% of earnings for every 216 days of insurance in excess of 3,240. Maximum pension: 70% of average earnings.

Minimum pension: 500 dirhams per month.

Constant-attendance supplement: 10% of earnings.

Adjustment: Ad-hoc revaluation of benefits.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow or widower.

Orphans: 25% of pension of insured for each orphan under age 12 (18 if apprentice, 21 if student, no age limit if disabled) or 50% if full orphan.

Maximum survivor pension: 100% of insured's pension.

Funeral grant: 10,000 dirhams.

Adjustment: Ad-hoc revaluation of benefits.

Administrative Organization

Ministry of Social Development, Solidarity, Employment and Vocational Training, general supervision.

National Social Security Fund, administration of program; managed by tripartite board and director-general.

Sickness and Maternity

First law: 1959.

Current laws: 1972, 1981, and 1992.

Type of program: Social insurance system. Cash benefits only.

Coverage

Employees and apprentices in industry, commerce, agriculture, forestry, cooperatives, artisans, and liberal professions.

Exclusion: Self-employed. Special systems for public employees and for certain other categories. Voluntary coverage for persons leaving covered employment.

Source of Funds

Insured person: 0.22% of earnings.

Employer: 0.44% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 5,000 dirhams a month.

Qualifying Conditions

Cash sickness benefits: 54 days of contribution if first claim (6 days for consecutive illnesses) during last 6 months of enrollment. No minimum qualifying period if nonoccupational accident.

Cash maternity benefits: 54 days of contribution during last 10 months.

Sickness and Maternity Benefits

Sickness benefit: 66% of average daily salary during the incapacity. Minimum, 66% of minimum wage. Payable beginning with the 1st day of incapacity up to 52 weeks during the 24 months after onset of incapacity.

Minimum benefit: 66 2/3% of minimum wage.

Maternity benefit: 100% of average daily earnings. Payable for 6 weeks prior to and 6 weeks after confinement.

Workers' Medical Benefits

Medical benefits: None provided. (For medical benefits in kind for children and youth, see Family Allowances, below.)

Administrative Organization

Ministry of Social Development, Solidarity, Employment and Vocational Training, general supervision. National Social Security Fund, administration of program.

Work Injury

First law: 1927.

Current law: 1963.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Minimum earnings for benefit purposes: 16,474 dirhams a year.

Maximum earnings covered: 65,507 dirhams a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of covered earnings during first 28 days of disability; 66-2/3% of earnings thereafter.

Payable from first day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 1/2 the percentage of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the percentage of incapacity for the portion above 50%. If disability below 10%, lump sum payment.

Constant-attendance supplement: 40% of pension; minimum, 16,474 dirhams.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care; drugs; and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured to widow if under age 60, 50% if age 60 or over.

Orphans: 15% of average earnings each for first 2 orphans under age 16 (18 if apprentice and 21 if student or disabled), 10% for each other orphan; 20% of earnings each if full orphan.

Other eligible survivors: Parents, grandparents, certain other dependents.

Maximum survivor pensions: 85% of earnings of insured.

Funeral grant: Employer pays full cost of burial.

Administrative Organization

Ministry of Social Development, Solidarity, Employment and Vocational Training, general supervision; enforcement of law through its Work Accident Service. Courts award benefits.

Coverage

Employees and apprentices in industry, commerce, cooperatives, and liberal professions, and social insurance beneficiaries with 1 or more children. Exclusions: Agricultural and forestry workers. Special systems for public employees and for certain other categories.

Source of Funds

Insured person: None.

Employer: 8.87% of payroll.

Government: None.

Qualifying Conditions

Family allowances: Child must reside in country and be under age 12 (18 if apprentice, 21 if student, or young female relative caring for at least 2 young children in insured's household, no age limit if disabled).

Insured person must have had 108 days of contribution during last 6 months of enrollment, with earnings of at least 80 dirhams in month concerned. However, entitlement to receive benefits is valid for a whole year if insured person has had earnings of at least 960 dirhams during previous year.

Family Allowance Benefits

Family allowances: 150 dirhams a month for each of first 3 children; 36 dirhams a month for each additional child up to 6th.

Medical benefits: Pays cost of services up to 300 dirhams per year for 1st child.

Administrative Organization

Ministry of Social Development, Solidarity, Employment and Vocational Training, general supervision.

National Social Security Fund, administration of program.

Employers may be obliged to pay allowances provided by the Fund directly to their employees.

Family Allowances

First laws: 1942 and 1959.

Current laws: 1972 and 1988.

Type of Program: Employment-related system.